I claim:

1. A method of assigning a quantitative risk value to a property, the quantitative risk value proportionally related to the likelihood of terrorist action against the property, comprising:

5   receiving an evaluation of the susceptibility to damage of the property by a terrorist action that may affect the at least one aspect of the property;

receiving an evaluation of the likelihood of a terrorist action directed against the property; and

determining the quantitative risk value of the property at least partially in

10   relationship to (1) the evaluation of the susceptibility to damage by terrorist action of the at least one aspect of the property, and (2) the evaluation of the likelihood of a terrorist action directed against the property, whereby the quantitative risk value may be used by an insurer in setting an insurance premium for an insurance policy.

15   2. The method of claim 1, wherein the method further comprises:

receiving an estimate of the financial worth of at least one aspect of the property; and

determining the quantitative risk value at least partially in relationship to the estimate of the financial worth of the at least one aspect property.

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3. The method of claim 1, wherein the method further comprises:

receiving an estimate of the financial worth of at least one aspect of the property; and

setting the insurance premium at least partially in relationship to the estimate of the

financial worth of the at least one aspect of the property.

4. The method of claim 1, wherein the method further comprises:

receiving a geographic description of the area of the property; and

determining the quantitative risk value at least partially in relationship to the

geographic description of the area of the property.

5. The method of claim 1, wherein the method further comprises:

modeling an assault scenario simulation, the assault scenario simulation structured in

consideration of the susceptibility to damage of the at least one aspect of the property by

a mode of assault; and

generating a damage prediction value by running the assault simulation under a

condition of an occurrence of the mode of assault directed against the property, the

damage prediction value at least partially related to the degree of damage likely to be

inflicted upon the at least one aspect of the property by an actual occurrence of the mode

of assault directed against the property.

6. The method of claim 5, wherein the method further comprises determining the

quantitative risk value F(x) at least partially in relationship to the following formula:

$$F(x) = (Pt) \times (N-Ps) \times (Pc/n1 + Pr/n2); \text{ wherein}$$

Pt = a dynamic weighted average of a plurality of threat parameters;

Ps = a dynamic weighted average of a plurality of security parameters;

N = a real number, preferably an integer, that equals the maximum possible value of Ps;

Pc = a score meant to represent and be proportional to a risk or threat posed to the property by a related political organization, e.g. a national government, of a geography which the property is related to or sited within;

. n1 = a real number for weighting the value of the Pc;

Pr = a score meant to represent and be proportional to a risk or threat posed to the property by a subunit, e.g. a city or a district, of the related political organization of Pc; and

n2 = a real number for weighting the value of the Pr.

7. The method of claim 1, wherein the method further comprises:

modeling a blast scenario simulation, the blast scenario simulation structured in consideration of the susceptibility to damage of the at least one aspect of the property by an explosive force of a selected magnitude; and

generating a damage prediction value by running the blast scenario simulation under a condition of an occurrence of the explosive force of the selected magnitude proximate to the at least one aspect of the property, the damage prediction value at least partially related to the degree of damage likely to be inflicted upon the at least one aspect of the property by an actual occurrence of the explosive force of the selected magnitude proximate to the at least one aspect of the property.

8. The method of claim 7, wherein the method further comprises determining the quantitative risk value at least partially in relationship to the damage prediction value.

9. The method of claim 1, wherein the method further comprises determining the likelihood of a terrorist action directed against the property at least partially in relationship to a site factor selected from the group of site factors consisting of country threat level, regional threat level, city threat level, history of attempted terrorist acts related to the property, history of accomplished terrorist acts related to the property, trophy status of an aspect of the property, degree of threat against the property, capability of terrorist actor, and targeting of the property by a terrorist actor.

10. The method of claim 1, wherein the method further comprises determining the evaluation of the susceptibility to damage of the property by a terrorist action at least partially in relationship to a security factor selected from the group of security factors consisting of illumination of the property, security force evaluation, lock and key controls, video monitoring equipment, communications infrastructure, critical assets, contingency plans, third party access controls, proprietary information, perimeter controls, psychological barriers, access controls, alarms, vehicle controls, employment practices, bomb threat plans, and communications plans.

11. The method claim 1, the method further comprising providing the quantitative risk value to a financial services firm.

12. The method claim 2, the method further comprising providing the quantitative risk value to a financial services firm.

5   13. The method of claim 1, wherein the at least one aspect of the property comprises an information technology element, and the method further comprises determining the evaluation of the susceptibility to damage of the property by a terrorist action at least partially in view of a susceptibility to damage of the information technology element.

10   14. The method of claim 13, wherein the method further comprises determining the susceptibility to damage of the information technology element by software means.

15. The method of claim 13, wherein the method further comprises determining the susceptibility to damage of the information technology element by a software means

15   delivered to the information technology system by computer-readable media.

16. The method of claim 13, wherein the method further comprises determining the susceptibility to damage of the information technology element by a software means delivered to the information technology system via the Internet.

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17. The method of claim 16, wherein the software means is selected from the group of software types consisting of a software program error, a software agent, a software virus, a software worm, and a software program.

18.   A computer-readable medium carrying one or more sequences of one or more instructions for buffering data, wherein the execution of the one or more sequences of the one or more instructions by one or more processors, causes the one or more processors to

5   perform the steps of:

receiving an evaluation of the susceptibility to damage of the property by a terrorist action that may affect the at least one aspect of the property;

receiving an evaluation of the likelihood of a terrorist action directed against the property; and

10   determining the quantitative risk value of the property at least partially in relationship to (1) the evaluation of the susceptibility to damage by terrorist action of the at least one aspect of the property, and (2) the evaluation of the likelihood of a terrorist action directed against the property, whereby the quantitative risk value may be used by an insurer in setting an insurance premium for an insurance policy.

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19.   The computer-readable medium of claim 19, wherein one or more instructions is provided to one or more processors via the Internet.

20.   A computer system, the computer system configured to execute a risk assessment

20   software program, the risk assessment software program at least partially provided to the computer system via a computer-readable medium, the computer system comprising:

a processor for executing the risk assessment software program;

a memory module communicatively linked with the processor, and the memory

module for supporting the processor in executing the risk assessment program; and

the computer-readable medium, the computer readable-medium communicatively

linked to the processor, and the computer-readable medium carrying one or more

sequences of one or more instructions for buffering data, wherein the execution of the

one or more sequences of the one or more instructions by one or more processors, causes

the one or more processors to perform the steps of:

receiving an evaluation of the susceptibility to damage of the property by a terrorist

action that may affect the at least one aspect of the property;

receiving an evaluation of the likelihood of a terrorist action directed against the

property; and

determining the quantitative risk value of the property at least partially in

relationship to (1) the evaluation of the susceptibility to damage by terrorist action of the

at least one aspect of the property, and (2) the evaluation of the likelihood of a terrorist

action directed against the property, whereby the quantitative risk value may be used by

an insurer in setting an insurance premium for an insurance policy.

21.   A method for determining a magnitude of an insurance premium of an insurance

policy, the insurance policy meant to protect an insurance policy purchaser from a

degradation of financial value of an aspect of an entity due to a potential occurrence of a

specified character of event or condition, the method comprising:

collecting a set of parameters related to at least one aspect of the entity;

providing the set of parameters to a risk assessment expert;

informing the risk assessment of the specified character of the potential event or

condition to the expert;

receiving a first assessment factor from the risk assessment expert of the likelihood of

occurrence of the potential event or condition;

receiving a second assessment factor from a second risk assessment expert of an

estimate of damage to the aspect of the entity likely to be caused by the occurrence of the

potential event or condition; and

calculating the magnitude of the insurance premium at least partially on the basis of

the first assessment factor and the second assessment factor.

22. The method of claim 21, wherein the magnitude of the insurance premium is at

least partially calculated on the basis of the following formula: $(Pt*(S-Ps) * Pc)$, where Pt

is proportionally related to the magnitude of a perceived threat to the aspect of the entity,

Ps is proportionally related to an evaluation of the physical security of the aspect of the

entity, and Pc is proportionally related to an evaluation of a political risk that might affect

the aspect of the entity.

23. The method of claim 22, wherein the formula is calculated by an information

technology system.

24. The method of claim 22, wherein the second risk assessment expert is identical

with the first risk assessment expert.

25.   The method of claim 21, wherein the specified character of event or occurrence is defined as caused by a terrorist.

26.   The method of claim 21, wherein the specified character of event or occurrence is defined as a financial liability held against an officer or a director of a corporation.

27.   The method of claim 21, wherein the specified character of event or occurrence is defined as caused by a political risk.

28.   The method of claim 21, wherein the specified character of event or occurrence is defined as damage to an information technology system.

29.   The method of claim 21, wherein the specified character of event or occurrence is defined as damage to a supply chain related to at least one aspect of the entity.